DEPARTMENT OF REAL ESTATE 320 West Fourth Street, Ste. 350 Los Angeles, California 90013 (213) 576-6982



MAR 2 2 2011

DEPARTMENT OF BEALESTATE
BY:

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:

PABLO TUN, JR.

and/or any other names or fictitious names
used by Pablo Tun, Jr.

NO. H-37151 LA

ORDER TO DESIST AND

REFRAIN

(B&P Code Section 10086)

The Commissioner (Commissioner) of the California Department of Real Estate (Department) caused an investigation to be made of the activities of PABLO TUN, JR.. ("TUN") Based on that investigation, the Commissioner has determined that TUN has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code), including violating Code Section 10130 by engaging in the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Code Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and Code Section 10131.2 (contracting for the collection of an advance fee). Furthermore, based on the

investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to TUN, those acts are alleged to have been done by TUN, acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the name "Pablo Tun, Jr.", or other names or fictitious names unknown at this time.

## FINDINGS OF FACT

- 1. TUN is not now licensed by the Department in any capacity. TUN was licensed by the Department as a real estate salesperson on or about March 5, 1992. TUN's license expired on March 4, 2008. On May 8, 2008, TUN was issued a 150 day license pursuant to Financial Code Section 17520. Effective October 6, 2008, a permanent license was withheld/denied.
- 2. TUN solicited borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered.
- 3. On or about June 24, 2008, TUN, represented himself as working for Theodore Brewer and ReMAX VIP and for compensation in the form of checks totaling \$7,050.00, agreed to negotiate a mortgage loan modification for borrower Carlos D. for his property located at 6248 Gifford Ave., Bell, California 90201. The following checks were received by TUN on behalf of ReMAX VIP, from Carlos D. towards payment of the \$7,050.00 balance:
  - Check No. 1037, dated March 5, 2009 in the amount \$1,150.00
  - Check No. 1031, dated February 10, 2009 in the amount \$980.00
  - Check No. 1026, dated January 13, 2009, in the amount \$920.00

5. On or about November 5, 2009, a telephone call by a Deputy Real Estate Commissioner to ReMAX VIP at 6730 E. Florence Avenue, Bell Gardens, California 90201 revealed that TUN was employed at ReMAX VIP as of November 5, 2009.

## **CONCLUSIONS OF LAW**

6. Based on the findings of fact contained in paragraphs 1 through 5, TUN, acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the name "Pablo Tun, Jr.", or other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or perform services, in connection with loans secured directly or collaterally by one or more liens on real property. These acts, which require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, were performed during a period of time when TUN was not licensed by the Department as a real estate broker, in violation of Code Section 10130.

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cc: PABLO TUN, JR.
P.O. Box 2221
Bell Gardens, CA 90202

## DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein,

PABLO TUN, JR., whether doing business under your own name, or any other names or fictitious names, ARE HEREBY ORDERED to:

- 1. Immediately desist and refrain from performing any and all acts for which a real estate license is required. In particular, you are ordered to desist and refrain from:
- (a) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026, in any form, and under any conditions, with respect to the performance of loan negotiation and modification services or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units; and
- (b) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026, for any other real estate related services offered by them to others.

DATED: 3/17 , 2011

JEFF DAVI Real Estate Commissioner

By: Barbara J. Bigby/ Chief Deputy Commissioner

**Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

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